



FEMA

W-22006

September 30, 2022

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM:

A handwritten signature in black ink, appearing to read "Jeffrey Jackson".

Jeffrey Jackson
Assistant Administrator (Acting) for Federal Insurance
Mitigation Administration

SUBJECT: Advance Payments Under Standard Flood Insurance Policies (SFIP)

As part of the NFIP's continuing efforts to improve the customer experience and reduce disaster suffering, FEMA continues to promote the use of advance payments. Receiving an early payment can help policyholders start their recovery sooner.

FEMA understands that especially in the disaster claims process, delays may occur between the flooding event and the closing report, making advance payments to the policyholder even more critical. Therefore, in order to ensure that our WYOs and the NFIP Direct have the maximum amount of flexibility available, FEMA is issuing a conditional waiver of the SFIP Loss Payment provision to facilitate advance payments as necessary for any flood event with an Event Designation Number (EDN) through the end of 2022. This conditional waiver makes available all advance payment flexibilities as set forth in the *NFIP Claims Manual*, October 2021 edition, section 2 at paragraphs 3.1 and 3.2.

Please direct any questions regarding this bulletin to FEMA-FIDClaimsMailbox@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Training, Underwriting, Adjusting Firms, Independent Flood Adjusters